

Fig. 1
(Prior Art)

Fig. 2

200

Retailer Receives Indication
of Make and Model of
Automobile Subject to a
Sales Incentive Provided By
a Manufacturer 202

Retailer Enters Into Sales
Agreement With Qualified
Buyer 204

Retailer Confirms
Qualification Of Buyer
Based On Make and Model
of Automobile 206

Retailer Confirms Provision
of Insurance if Sale or Lease
is Qualified 208

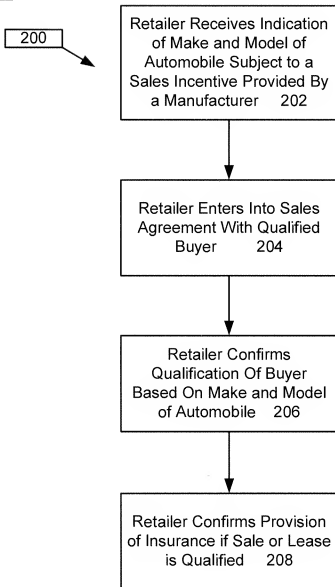


Fig. 3

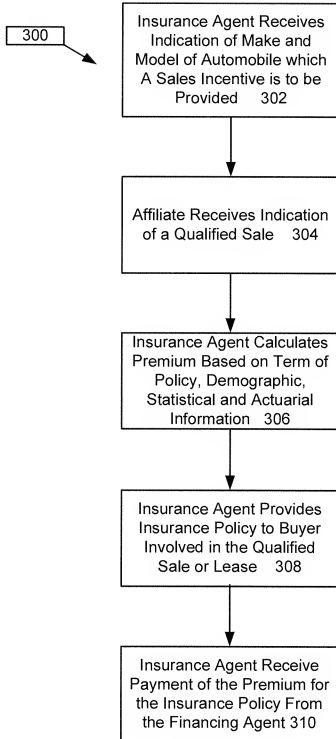


Fig. 4

400

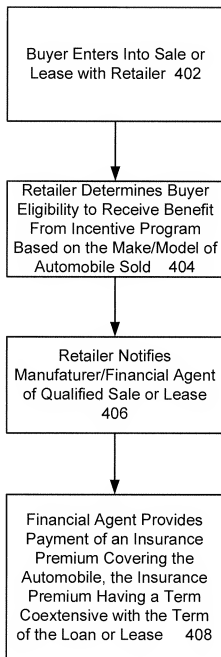


Fig. 5

500

Financial Agent Receives
Indication of Qualified Sale/
Lease 502

Financial Agent Calculates
Periodic Recurring Rate
Including Financing Amount,
Premium Amount and
Interest 504

Financial Agent Pay
Premium Upfront to
Insurance Agent 506

Financial Agent Receives
Payment From Customer
508



Fig. 6

